

CEDARSTONE BANK

	CPP Disbursement Date 02/06/2009	Cert 57684	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$149	\$146	-2.1%		
Loans	\$112	\$111	-1.6%		
Construction & development	\$12	\$11	-8.4%		
Closed-end 1-4 family residential	\$22	\$23	3.9%		
Home equity	\$10	\$9	-10.3%		
Credit card	\$0	\$0			
Other consumer	\$5	\$4	-12.3%		
Commercial & Industrial	\$22	\$19	-14.0%		
Commercial real estate	\$33	\$38	13.6%		
Unused commitments	\$11	\$11	-3.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$24	\$20	-16.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$6	390.3%		
Cash & balances due	\$2	\$2	-21.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$136	\$133	-2.5%		
Deposits	\$118	\$116	-2.0%		
Total other borrowings	\$17	\$16	-6.3%		
FHLB advances	\$16	\$15	-3.8%		
Equity					
Equity capital at quarter end	\$13	\$13	2.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	8.6%	--		
Tier 1 risk based capital ratio	10.3%	11.3%	--		
Total risk based capital ratio	11.6%	12.5%	--		
Return on equity ¹	0.5%	5.9%	--		
Return on assets ¹	0.0%	0.5%	--		
Net interest margin ¹	3.4%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	1913.3%	25012.5%	--		
Loss provision to net charge-offs (qtr)	107.3%	325.9%	--		
Net charge-offs to average loans and leases ¹	0.6%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.2%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	0.0%	2.9%	0.3%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.1%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.1%	0.0%	0.2%	0.0%	--